Shamelle R. Morris
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CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA
BY: DEPUTY

THE UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF CALIFORNIA

Shamelle R. Morris,

Plaintiff,

vs.

HOMECOMINGS FINANCIAL LLC,

Defendant

Case No.: ~~37-2007-38543-cl~~ 07cv2122-L(NLS)

Memorandum of Points and Authorities in Support of Motion for Summary Judgment

MEMORANDUM POINTS AND AUTHORITIES

(A) A claim of relief can be granted under House Joint Resolution-192, which is the United States Insurance Policy and HOMECOMINGS FINANCIAL LLC responsibility to discharge all public and Private debts, under Public Policy/ the Emergency Bankruptcy of 1933 and under the Bankruptcy Reform Act of 1978.

(B) The affirmative fact is that the President/ Vice President of HOMECOMINGS FINANCIAL LLC failed to disclose that the original loan was created by a check book entry, which may be sold in the open market (as a promissory note) for 80-90 cents on the dollar with no consideration to the defendant. The

Defendant further failed to disclose the loan was pre-paid and the defendant would be converted into a joint tenant for 30 years. It also was not disclosed to the defendant that all monthly payments of Federal Reserve Notes, tender for debt. ("Federal Reserve Notes are valueless" see **Internal Revenue Code at Section 1. 1001-1 (4657) C.C.H.**

(C) **See Jerome Daly v. First National Bank of Montgomery, Minn., Justice Martin v. Mahoney Credit River Township, December 7-9 1968.** Ruled that Federal Reserve Notes were fiat money and not legal tender after jury deliberation and return a unanimous verdict for Defendant after bank president admitted it was standard banking procedure in that he created the "money" he loaned to the Defendant as a book entry on December 7th at the conclusion of trial, the mortgage was canceled.

(D) **Failure to Give Full Disclosure Of Regulation Z Truth and Lending Act Title 5 USC section 1635(a)Title12 CFR 226.23(D)(I) is** operation under the color of authority by President/ Vice President of HOMECOMINGS FINANCIAL LLC and is in direct violation of the Constitution for the United States of America, also the U.S. Federal Constitution, which prohibits Bills of credit, and authenticates securities of the United States and further defer payment with the people and the general public at large due to defendants practice of **Failure to Give Full Disclosure Of Regulation Z Truth and Lending Act Title 5 USC section 1635(a)Title12 CFR 226.23(D)(I)**

(E) A claim of relief can be granted under House Joint Resolution-192, which is the United States Insurance Policy and HOMECOMINGS FINANCIAL LLC responsibility to discharge all public and Private debts, under Public Policy/ the Emergency Bankruptcy of 1933 and under the Bankruptcy Reform Act of 1978, Relief under the International Protocol (Special-Choice-of-Law)under Universal Declaration of Human Rights, International Bill of Rights, the United Nations Convention of Bill of Exchange and International Promissory Note and the Geneva Convention, which prohibits crimes against humanity etc. Not to mention Uniform Bonding Code`

Henceforth submitted this 20 day of December, 2007

Shamelle Morris /Secured Party